

Information to identify the case:

Debtor 1	<u>Michael E. Ritchey</u>	Social Security number or ITIN	xxx-xx-8552
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Laura L. Ritchey</u>	Social Security number or ITIN	xxx-xx-2321
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10694-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael E. Ritchey
aka Mike E. Ritchey

Laura L. Ritchey

10/16/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael E. Ritchey
 Laura L. Ritchey
 Debtors

Case No. 19-10694-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

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 Total Noticed: 39

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db/jdb	+Michael E. Ritchey, Laura L. Ritchey, 47 McNany Road, Knox, PA 16232-4535
15085222	+Carvana, LLC, PO Box 29002, Phoenix, AZ 85038-9002
15085229	+Citibank, N.A., 330 Madison Avenue, 42nd Street, New York, NY 10017-5001
15085230	Discover Bank - Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
15085232	Discover Student Loans, PO Box 6107, Carol Stream, IL 60197-6107
15085233	Disney Rewards - Visa Card, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
15085236	+FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
15085234	FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
15085235	+First Bankcard, Best Western Rewards, PO Box 557, Omaha, NE 68101
15085243	+Lending Club, 595 Market Street, suite 200, San Francisco, CA 94105-2807
15085247	+PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
15085248	PNC Bank Mortgage Services, P.O. Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:55:35 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PRA.COM Oct 17 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15085214	+EDI: AMEREXPR.COM Oct 17 2019 07:23:00 American Express, PO Box 981537, El Paso, TX 79998-1537
15085213	EDI: AMEREXPR.COM Oct 17 2019 07:23:00 American Express, PO Box 1270, Newark, NJ 07101-1270
15087521	EDI: BECKLEE.COM Oct 17 2019 07:23:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15085216	EDI: BANKAMER.COM Oct 17 2019 07:23:00 Bank of America, PO Box 982238, El Paso, TX 79998
15085218	EDI: TSYS2.COM Oct 17 2019 07:23:00 Barclays - Upromiose, PO Box 13337, Philadelphia, PA 19101-3337
15085219	+EDI: TSYS2.COM Oct 17 2019 07:23:00 Barclays Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
15085220	EDI: WFNBB.COM Oct 17 2019 07:23:00 Buckle, PO Box 659704, San Antonio, TX 78265-9704
15085221	EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
15085223	EDI: CHASE.COM Oct 17 2019 07:23:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
15085228	EDI: CITICORP.COM Oct 17 2019 07:23:00 Citi Cards, PO Box 6062, Sioux Falls, SD 57117-6062
15085224	+EDI: CITICORP.COM Oct 17 2019 07:23:00 Citi Cards, Box 6241, Sioux Falls, SD 57117-6241
15085227	+EDI: CITICORP.COM Oct 17 2019 07:23:00 Citi Cards, Box 6500, Sioux Falls, SD 57117-6500
15085237	+EDI: CHASE.COM Oct 17 2019 07:23:00 JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15085240	E-mail/Text: key_bankruptcy_ebnc@keybank.com Oct 17 2019 03:56:21 Key Bank, PO Box 94722, Cleveland, OH 44101-4722
15085239	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Oct 17 2019 03:56:21 Key Bank, 4910 Tiedeman Road, Client Services, Cleveland, OH 44144-2338
15085241	E-mail/Text: bncnotices@becket-lee.com Oct 17 2019 03:54:54 Kohl's Credit Card, PO Box 2983, Milwaukee, WI 53201-2983
15085242	+E-mail/Text: bk@lendingclub.com Oct 17 2019 03:56:36 Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15085244	EDI: RMSC.COM Oct 17 2019 07:23:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914
15085245	E-mail/Text: camanagement@mtb.com Oct 17 2019 03:55:04 M & T Bank, PO Box 900, Millsboro, DE 19966
15085246	E-mail/Text: camanagement@mtb.com Oct 17 2019 03:55:04 M & T Bank, PO Box 64679, Baltimore, MD 21264-4679
15085249	EDI: RMSC.COM Oct 17 2019 07:23:00 SYNCB/WAL-MART, PO Box 965024, Orlando, FL 32896-5024
15086257	+EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15085251	EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank / Amazon, ATTN: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
15085252	EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank / JC Penney, ATTN: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
15085254	EDI: RMSC.COM Oct 17 2019 07:23:00 WALMART MASTERCARD/SYNCB, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr KeyBank, N.A., s/b/m to First Niagara Bank, N.A.
 cr PNC BANK NATIONAL ASSOCIATION

District/off: 0315-1

User: admin
Form ID: 318

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Total Noticed: 39

Date Rcvd: Oct 16, 2019

cr* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern, PA 19355-0701
15085215* +American Express, PO Box 981537, El Paso, TX 79998-1537
15085217* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
15085226* +Citi Cards, Box 6241, Sioux Falls, SD 57117-6241
15085225* Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
15085231* Discover Bank - Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
15085238* +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15085250* SYNCB/WAL-MART, PO Box 965024, Orlando, FL 32896-5024
15085253* Synchrony Bank / JC Penney, ATTN: Bankruptcy Department, PO Box 965060,
Orlando, FL 32896-5060
15085255* WALMART MASTERCARD/SYNCB, PO Box 960024, Orlando, FL 32896-0024

TOTALS: 2, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor KeyBank, N.A., s/b/m to First Niagara Bank, N.A.
PitEcf@weltman.com, PitEcf@weltman.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroupp@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Stephen William French on behalf of Joint Debtor Laura L. Ritchey sfrenchesq@yahoo.com,
lmaxwell@clarionattorneys.com
Stephen William French on behalf of Debtor Michael E. Ritchey sfrenchesq@yahoo.com,
lmaxwell@clarionattorneys.com
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 6